

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
KLADIS, CHRISTOPHER P.  
KLADIS, JUDY A.**

**CHAPTER 7 CASE**

**CASE NO. 05-57429 BL**

**JUDGE Bruce W. Black(Joliet)**

**Debtor(s)**

**TRUSTEE'S FINAL ACCOUNT AND APPLICATION  
TO CLOSE CASE AND DISCHARGE THE TRUSTEE**

**TO: THE HONORABLE BRUCE W. BLACK  
BANKRUPTCY JUDGE**

Final distribution of all monies has been made in accordance\ with the Order Awarding Compensation and Expenses and the Trustee's Distribution Report, a copy of which is attached as Exhibit "A"

All checks have been cashed. The Form 2 is attached as Exhibit "B".

The Trustee certifies that the estate has been fully administered, requests that he be discharged, and the case closed pursuant to 11 U.S.C. §350.

/s/ Michael G. Berland Trustee

Dated: 10/30/08

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
KLADIS, CHRISTOPHER P.  
KLADIS, JUDY A.**

**CHAPTER 7 CASE**

**CASE NO. 05-57429 BL**

**JUDGE Bruce W. Black(Joliet)**

**Debtor(s)**

**DISTRIBUTION REPORT**

I, MICHAEL G. BERLAND, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

**SUMMARY OF DISTRIBUTION:**

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,914.06</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims:	\$ <u>0.00</u>
Other Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>8,610.30</u>

**TOTAL AMOUNT TO BE DISTRIBUTED:** \$ 10,524.36

**EXHIBIT *A***

**DISTRIBUTION REPORT**

**PAGE 1**

<b>1. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
Secured Claims		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED AMOUNT</b>	<b>DIVIDEND AMOUNT</b>
<b>2. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$ 1,914.06	100.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED AMOUNT</b>	<b>DIVIDEND AMOUNT</b>
	MICHAEL G. BERLAND	1,914.06	1,914.06
<b>3. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED AMOUNT</b>	<b>DIVIDEND AMOUNT</b>
<b>4. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		TOTAL	\$ 0.00

**EXHIBIT D**

**DISTRIBUTION REPORT**

**PAGE 2**

<b>5. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00	0.00	0.00%
<b>CLAIM NUMBE R CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>6. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(4) - Contributions to Employee Benefit Funds	\$ 0.00	0.00%
<b>CLAIM NUMBE R CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>7. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$ 0.00	0.00%
<b>CLAIM NUMBE R CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>8. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
507(a)(6) - Deposits by consumers to the extent of \$1,950.00	\$ 0.00	0.00%
<b>CLAIM NUMBE R CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

<b>9. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§507(a)(7) - Alimony	\$ 0.00	0.00%

**EXHIBIT D**

**DISTRIBUTION REPORT**

**PAGE 3**

CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

10.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§724(b)(6) - Tax Liens:	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

11.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(8) - Tax claims excluding fines and penalties	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

12.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

13.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$ 15,836.73	54.37%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
1	Discover Bank/Discover Financial Services	2,965.45	1,612.29

EXHIBIT *A*

**DISTRIBUTION REPORT**

**PAGE 4**

2	Recovery Management Systems Corporation	882.62	479.87
3	MBNA America Bank NA	11,988.66	6,518.14
	<b>TOTAL</b>	<b>\$</b>	<b>8,610.30</b>

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<b>14. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
Subordinated unsecured claims	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

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<b>15. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(3) - Late unsecured claims	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

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<b>16. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(4) - Fines/penalties	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

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<b>17. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(5) - Interest	\$ 0.00	0.00%
<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
	<b>TOTAL</b>	<b>\$ 0.00</b>

EXHIBIT *A*

**DISTRIBUTION REPORT**

**PAGE 5**

<b>18. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(6) - Surplus to Debtor		\$ 0.00	0.00%
<b>CLAIM NUMBE R</b>	<b>CREDITOR</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		<b>TOTAL</b>	<b>\$ 0.00</b>

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

<u>TYPE OF CLAIM</u>	<u>CLAIM NUMBE R</u>	<u>CREDITOR AND ADDRESS</u>	<u>DISALLOWE AMOUNT D OF /WITHDRAW CLAIM N (DESIGNATE)</u>
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: 08/05/08 \_\_\_\_\_

/s/Michael G. Berland  
MICHAEL G. BERLAND, Trustee

EXHIBIT *A*

13123720520

LAW OFFICES

01:03:52 p.m. 07-21-2008

14.21

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN**

**IN RE:  
KLADIS, CHRISTOPHER P.  
KLADIS, JUDY A.**

**CHAPTER 7 CASE**

**CASE NO. 05-57429 BL**

**JUDGE Bruce W. Black(Joliet)**

**Debtor(s)**

**ORDER AWARDING COMPENSATION AND EXPENSES**

**THIS MATTER BEING HEARD on the Trustee's final requests for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:**

**IT IS HEREBY ORDERED that the Trustee's compensation and expenses are allowed as follows:**

1.	Trustee's compensation	\$ <u>1,914.06</u>
2.	Trustee's expenses	\$ <u>0.00</u>
	<b>TOTAL</b>	\$ <u>1,914.06</u>
3.	Chapter 11 Trustee's compensation	\$ <u>0.00</u>
4.	Chapter 11 Trustee's expenses	\$ <u>0.00</u>
	<b>TOTAL</b>	\$ <u>0.00</u>

**IT IS FURTHER ORDERED that the requests for compensation and expenses are allowed as follows:**

1.	Attorney for the Trustee	
	a. Compensation	\$ <u>0.00</u>
	b. Expenses	\$ <u>0.00</u>
	c. Chapter 11 Compensation	\$ <u>0.00</u>
	d. Chapter 11 Expenses	\$ <u>0.00</u>
2.	Accountant for the Trustee	



13123720520

LAW OFFICES

01:04:08 p.m.

07-21-2008

16 / 21

a. Compensation \$ 0.00

b. Expenses \$ 0.00

c. Chapter 11 compensation \$ 0.00

d. Chapter 11 Expenses \$ 0.00

3. Other Professionals

TOTAL \$ 0.00

IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 200 \_\_\_\_.

ENTERED

AUG 01 2008

ENTERED

Bruce W. Black

UNITED STATES BANKRUPTCY COURT

BRUCE W. BLACK, BANKRUPTCY JUDGE  
UNITED STATES BANKRUPTCY COURT

## Form 2

Page: 1

### Cash Receipts And Disbursements Record

**Case Number:** 05-57429 BL  
**Case Name:** KLADIS, CHRISTOPHER P.  
 KLADIS, JUDY A.  
**Taxpayer ID #:** 13-7511845  
**Period Ending:** 10/29/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*32-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/03/06	{12}	American Auction Associates	Payment for sale of mtorcycle at auction	1129-000	11,500.00		11,500.00
04/22/06	1001	American Auction Services	Payment of auctioneers expenses Stopped on 04/22/06	3620-000		621.81	10,878.19
04/22/06	1001	American Auction Services	Payment of auctioneers expenses Stopped: check issued on 04/22/06	3620-000		-621.81	11,500.00
04/22/06	1002	American Auction Associates	Payment of auctioneers expenses Stopped on 04/22/06	3620-000		621.81	10,878.19
04/22/06	1002	American Auction Associates	Payment of auctioneers expenses Stopped: check issued on 04/22/06	3620-000		-621.81	11,500.00
04/22/06	1003	American Auction Associates	Payment of auctioneer's expenses	3620-000		621.81	10,878.19
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.36		10,884.55
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	7.40		10,891.95
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	7.16		10,899.11
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	7.41		10,906.52
08/21/06	1004	Gloria Longest	Payment of accountant pursuant to court order	3410-000		500.00	10,406.52
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	7.39		10,413.91
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.61		10,420.52
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	7.30		10,427.82
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.85		10,434.67
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.63		10,441.30
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	6.96		10,448.26
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.20		10,453.46
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.58		10,459.04
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.77		10,464.81
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.77		10,470.58

{ Asset reference(s)

Exhibit B

Subtotals :

\$11,592.39

\$1,121.81

Printed: 10/30/2008 12:04 PM V.10.54

## Form 2

Page: 2

### Cash Receipts And Disbursements Record

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 KLADIS, JUDY A.  
**Taxpayer ID #:** 13-7511845  
**Period Ending:** 10/29/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*32-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.40		10,475.98
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.96		10,481.94
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.78		10,487.72
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.22		10,492.94
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	6.16		10,499.10
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	5.46		10,504.56
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	5.35		10,509.91
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	4.80		10,514.71
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	2.15		10,516.86
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.95		10,518.81
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.46		10,520.27
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.31		10,521.58
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.33		10,522.91
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.33		10,524.24
08/04/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.12		10,524.36
08/04/08		To Account #*****3266	Transfer for purpose of final distribution	9999-000		10,524.36	0.00

#### ACCOUNT TOTALS

Less: Bank Transfers

#### Subtotal

Less: Payments to Debtors

#### NET Receipts / Disbursements

11,646.17	11,646.17	\$0.00
0.00	10,524.36	
11,646.17	1,121.81	
	0.00	
\$11,646.17	\$1,121.81	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 05-57429 BL  
**Case Name:** KLADIS, CHRISTOPHER P.  
 KLADIS, JUDY A.  
**Taxpayer ID #:** 13-7511845  
**Period Ending:** 10/29/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*32-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/04/08		From Account #*****3265	Transfer for purpose of final distribution	9999-000	10,524.36		10,524.36
08/08/08	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$1,914.06, Trustee Compensation; Reference:	2100-000		1,914.06	8,610.30
08/08/08	102	Discover Bank/Discover Financial Services	Dividend paid 54.36% on \$2,965.45; Claim# 1; Filed: \$2,965.45; Reference:	7100-000		1,612.29	6,998.01
08/08/08	103	Recovery Management Systems Corporation	Dividend paid 54.36% on \$882.62; Claim# 2; Filed: \$882.62; Reference:	7100-000		479.87	6,518.14
08/08/08	104	MBNA America Bank NA	Dividend paid 54.36% on \$11,988.66; Claim# 3; Filed: \$11,988.66; Reference:	7100-000		6,518.14	0.00
<b>ACCOUNT TOTALS</b>					<b>10,524.36</b>	<b>10,524.36</b>	<b>\$0.00</b>
Less: Bank Transfers					<u>10,524.36</u>	<u>0.00</u>	
<b>Subtotal</b>					<b>0.00</b>	<b>10,524.36</b>	
Less: Payments to Debtors						<u>0.00</u>	
<b>NET Receipts / Disbursements</b>					<b>\$0.00</b>	<b>\$10,524.36</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 05-57429 BL  
**Case Name:** KLADIS, CHRISTOPHER P.  
 KLADIS, JUDY A.  
**Taxpayer ID #:** 13-7511845  
**Period Ending:** 10/29/08

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*32-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****32-65	11,646.17	1,121.81	0.00
Checking # ***-*****32-66	0.00	10,524.36	0.00
	<b>\$11,646.17</b>	<b>\$11,646.17</b>	<b>\$0.00</b>